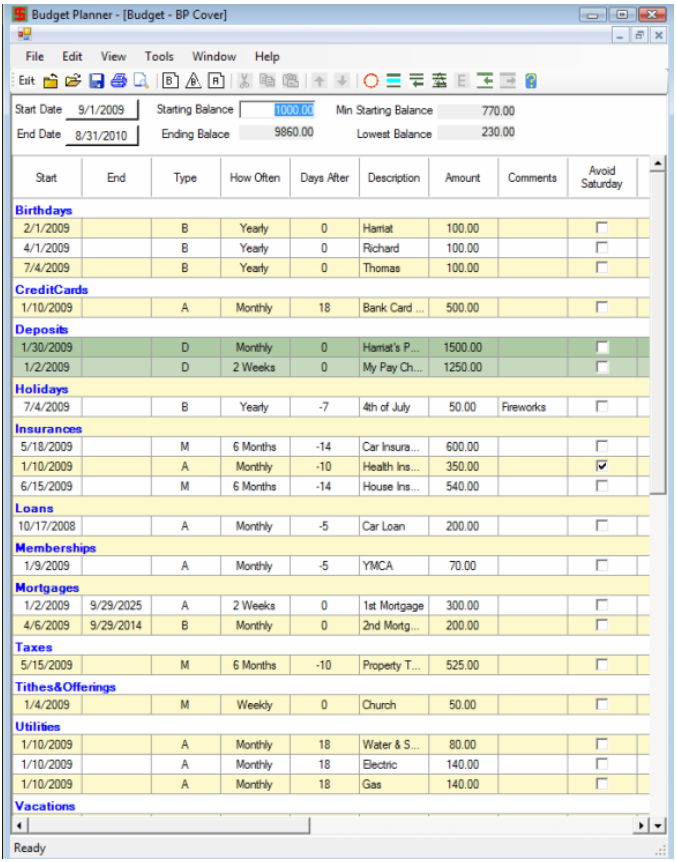
AMSCOT LLP

Budget Planner

Plan Your Expenses


Budget Planner - [Budget - BP Cover]
File Edit View Tools Window Help
Exit
Start Date 9/1/2009
Starting Balance 1000.00
Min Starting Balance 770.00
End Date 8/31/2010
Ending Balace 9860.00
Lowest Balance 230.00
Start End Type How Often Days After Description Amount Comments Avoid Saturday
Birthdays
2/1/2009 B Yearly 0 Harriet 100.00
4/1/2009 B Yearly 0 Richard 100.00
7/4/2009 B Yearly 0 Thomas 100.00
CreditCards
1/10/2009 A Monthly 18 Bank Card ... 500.00
Deposits
1/30/2009 D Monthly 0 Harriet's P... 1500.00
1/2/2009 D 2 Weeks 0 My Pay Ch... 1250.00
Holidays
7/4/2009 B Yearly -7 4th of July 50.00 Fireworks
Insurances
5/18/2009 M 6 Months -14 Car Insura... 600.00
1/10/2009 A Monthly -10 Health Ins... 350.00
6/15/2009 M 6 Months -14 House Ins... 540.00
Loans
10/17/2008 A Monthly -5 Car Loan 200.00
Memberships
1/9/2009 A Monthly -5 YMCA 70.00
Mortgages
1/2/2009 9/29/2025 A 2 Weeks 0 1st Mortgage 300.00
4/6/2009 9/29/2014 B Monthly 0 2nd Mortg... 200.00
Taxes
5/15/2009 M 6 Months -10 Property T... 525.00
Tithes&Offerings
1/4/2009 M Weekly 0 Church 50.00
Utilities
1/10/2009 A Monthly 18 Water & S... 80.00
1/10/2009 A Monthly 18 Electric 140.00
1/10/2009 A Monthly 18 Gas 140.00
Vacations
Ready

USER MANUAL

Version 1.0

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1. INTRODUCTION

Everyone faces the problem of budget planning, whether we call it by that name or some other. Jesus asked,

Luke 14:28 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have [sufficient] to finish [it]? 29 Lest haply, after he hath laid the foundation, and is not able to finish [it], all that behold [it] begin to mock him, ...

Maybe we're not building a tower, but going grocery shopping. We make a list of things to buy, and estimate how much they will cost. Then we check to see if we have enough money. If we don't, the grocery list must change. That is budget planning.

The AMSCOT LLP **Budget Planner** is an expense planning system. It will help you plan your budget by showing whether your expenses exceed your income over a period of time. It will also help you track the progress of your budget by tracking deposits and withdraws from your bank account.

The AMSCOT LLP Budget Planning system has been in use since 1986. In 2009, it was converted from Fortran running on MS DOS to Visual Basic 2008 with .NET 3.5. It has been tested on the Windows XP, Windows Vista, and Windows 7 operating systems.

The system has two principle parts: the budget and the account. The budget is similar to the grocery list: it contains the list of expenses we will pay. It also contains the list of our income. The account shows us the transactions (deposits and withdraws) we expect based on the budget. The account balance shows whether we expect to have enough money at the time we plan to pay an expense. Like the grocery list, we can adjust our planned expenses to ensure there will be enough money available.

An account can also be used as a check register to record and reconcile actual bank account transactions. The AMSCOT LLP Budget Planning system plans the purchasing of budgeted items from an account, and the tracking of purchases, deposits and withdraws from the account.

2. BUDGETING

2.1 What is Budgeting?

"An itemized summary of estimated or intended expenditures for a given period along with proposals for financing them[1]."

The three principle parts of budgeting are:

a. A defined period of time (start and end dates)

b. Estimated or expected income

c. Estimated or intended expenditures

2.2 Budget Period

A budget cannot be calculated without a start date and end date. The two dates establish the budget period. The start and end dates of a budget period are partly determined by your experience in budgeting. You may want to limit your first budgets to a one month period: plan a budget for January, then plan a budget for February, etc.

As you plan budgets for each month, you will notice that the expenses in some months are higher than in others. This will be caused by expenses that don't repeat each month. Some expenses only happen every six months or even once a year.

AMSCOT LLP **Budget Planner** will let you set the period of your budget to a specific period of time between 20 years ago and 20 years in the future. This will permit you to review past budgets and to evaluate proposed future budgets.

As you update a budget from time to time, you will want to change the Start Date and End Date. You may also want to change the start and end dates to examine the performance of a budget over different periods of time (1 month, 6 months, 3 years, etc.).

2.3 Budget Items

2.3.1 Planned Income

People usually know when, how much, and from where they will get income. But it is not absolutely necessary. The purpose of a budget may be to determine how much income will be needed, and when. The budget may

[1] The Free Dictionary

show how hard you need work. Should you take that overtime offer, or can you turn it down.

Each income source and amount becomes an individual budget item. When an income amount changes, one income budget item will end, and another will start (hint: use copy and paste to duplicate a budget entry, and then edit them both).

These are a few common income sources that are predictable:

- Annuities
- Disability
- Dividends
- Pensions
- Partnership distributions
- Rent received
- Social security
- Unemployment
- Wages and salaries

Other income may not be so predictable (e.g. an inheritance). But don't forget such items in your budget. Will you receive an inheritance when you reach a certain age? Can you count on getting a bonus at work?

2.3.2 Planned Expenses

Expenses are the reason for having a budget. If you don't have expenses, you don't need a budget. The purpose of AMSCOT LLP **Budget Planner** is to help you *Plan Your Expenses*.

Any expense you can predict can be a planned expense. If you know how much and when, that's all you need to plan the expense. Unplanned expenses are the usual cause of a failed budget.

These are a few of the common expenses:

- Insurance (automobile, health, home, life)
- Licenses and registrations
- Loans (automobile, credit and store cards, mortgage)
- Magazines and newspapers
- Maintenance Medications

- Membership dues (AAA, Costco, Sam's Club, YMCA)
- Safe deposit box
- Special occasions (anniversaries, birthdays, Christmas, concerts)
- Taxes (estimated income, income, property)
- Tithes and offerings
- Utilities (electric, gas, internet, telephone, trash, TV, water & sewer)
- Vacations
- Veterinarian (annual shots for your pets)

2.3.3 Unplanned Expenses

Having unplanned expenses is predictable. It's the time and amount that is not predictable. In the past, unplanned expenses were sometimes handled with cookie jar. Every week a certain amount of money would be put in the cookie jar. When an unplanned expense came along, the money in the cookie jar would take care of it.

The cookie jar approach is still the best way to plan for unplanned expenses. Every week, or every month, put some money into a savings account. How much, depends on the size and frequency of the unplanned expenses you are planning for. The cookie jar approach can be used to repair or replace appliances, automobiles, computers and printers, and many more things. For each unplanned expense, estimate the cost and how often it occurs. For example, if you like to replace your car every four years and you like to spend $10,000 for a used car, put $209 into the cookie jar each month ($10,000 divided by 48 months). If your refrigerator needs to be replaced every 10 years and it costs $1,000, put $9 in the cookie jar each month.

You should start building up your cookie jar now! Include it in your budget. But what happens if you have an unplanned expense not covered by the cookie jar? Did I hear you say, "credit card?" Has this already happened? There's a planned expense: paying off the credit card. That's no excuse for not putting money in the cookie jar for next time right now.

2.3.4 In-Budget Cookie Jars

Some expenses are difficult to plan for, but are obviously planable. Maintenance medications are a good example. You know how many medications you buy, what they cost, and how often you need refills. But planning each medication individually may be just the kind of thing that

makes budget planning seem too hard. Here's a way around that problem: In-budget cookie jars.

Create a single budget item to cover all medications that are refilled monthly. Include the total cost of the medications. As each refill order is placed, a transaction can be created to cover the cost, and that cost can be deducted from the remaining amount in the in-budget cookie jar. Do the same for medicines that are refilled quarterly. Another option would be to put all medications in a single quarterly budget item.

When the quarter is completed and the next cookie jar appears in the budget, delete the old one.

2.4 Creating a New Budget

A new budget can be created by selecting ***Menu/File/New*** or by using a toolbar button (see Figure 1 and Figure 2). When creating a new budget, you may create an empty budget or you may use the New Budget Wizard. The New Budget Wizard will suggest categories to use in your new budget, and start the Add Budget Item Wizard.

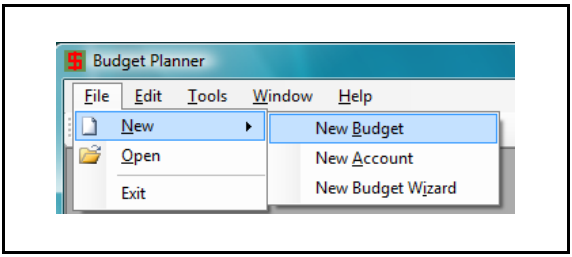

Figure 1 - File New Menu

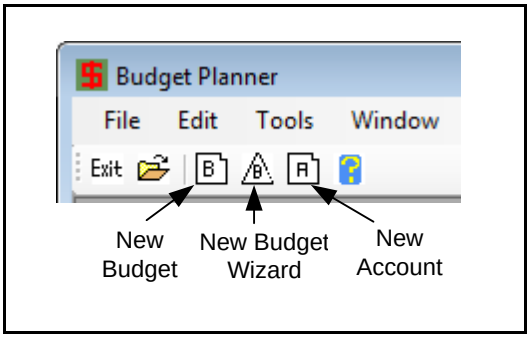

Figure 2 - Toolbar New Buttons

2.5 Using the New Budget Wizard

When you use the New Budget Wizard to create a budget (see above), the New Budget Wizard Window will open (see Figure 3). Select whether you want to save the new budget now or later. Also, select the categories you want to have on the budget. The categories can be changed later.

Click Create and the budget will be created. Hint: if the Create button is disabled, you must select either Please Save the Budget Now or I Will Save the Budget Later. After you create the budget, the Add Item Wizard window will open.

If you decide to not create a new budget, click Cancel.

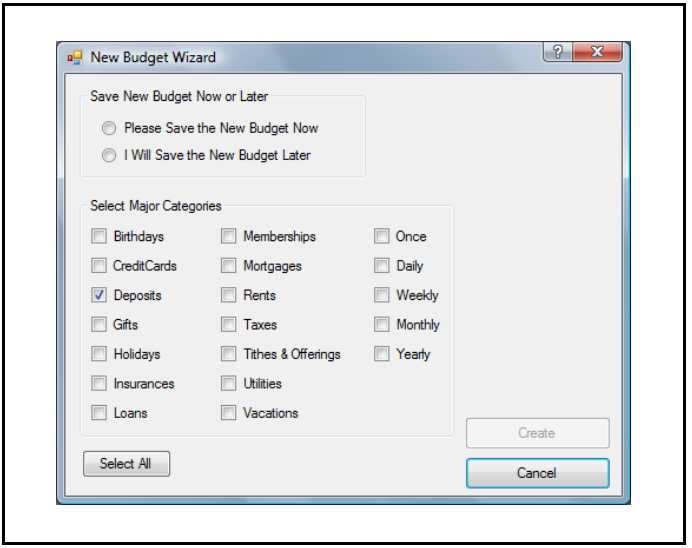

Figure 3 - New Budget Wizard Window

2.6 Opening and Saving a Budget

If a budget has been open recently, it can be re-opened using the Most Recently Used (MRU) list (see Figure 4) after selecting ***Menu/File***. Otherwise, use ***Menu/File/Open***, and select the budget to open.

Saving a budget can be accomplished using ***Menu/File/Save***, ***Menu/File/Save As***, and ***Menu/File/Save All*** (see Figure 5). When using ***Menu/File/Save As***, you will always be asked to select a file name and a folder. ***Menu/File/Save*** and ***Menu/File/Save All*** will ask for a file name and folder when you are saving a new file. Or, you may use the **Save** button on the toolbar (see Figure 6). Be sure to use ***Menu/File/Save As***

when you intend to save a budget with a new file name or in a different location. You should save your work frequently (every few minutes).

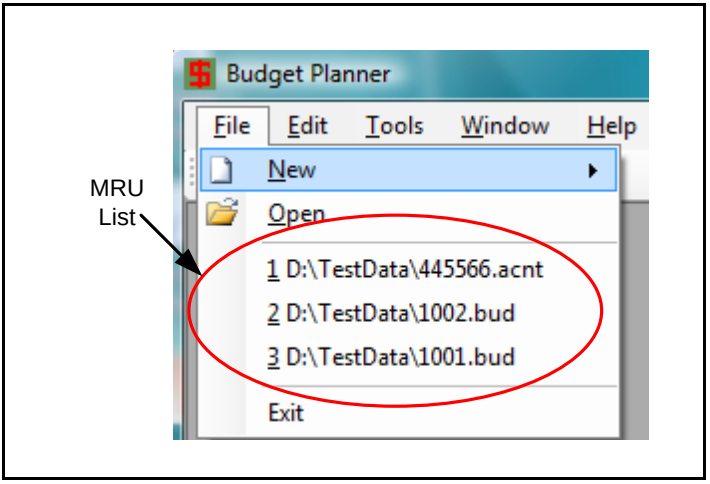

Figure 4 - MRU List

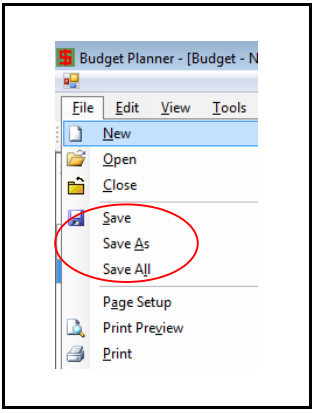

Figure 5 - File Save Menu

2.7 Entering Budget Info

The Start Date, End Date, and Starting Balance can be entered and edited in the Budget window. Individual budget items must be entered and edited using the Edit Budget Item window.

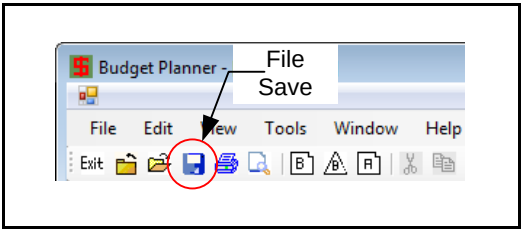

Figure 6 - File Save Button

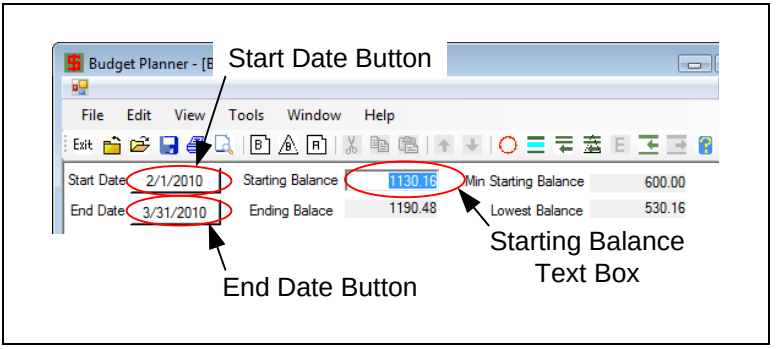

Figure 7 - Start Date, End Date, and Starting Balance

2.7.1 Start Date, End Date

Use the Start Date and End Date buttons, in the upper left hand corner of the Budget window, to set the start and end dates of the budget period (see Figure 7). When you click on one of the buttons, a Pick Date window opens (see Chapter 8).

Both Start Date and End Date must be set to calculate a budget.

If you select a Start Date later than the End Date, the End Date will be changed and a warning message will appear. Likewise, if you select an End Date earlier than the Start Date, the Start Date will be changed and a warning message will appear.

2.7.2 Starting Balance

Figure 7 shows where you enter the Starting Balance. Click in the Starting Balance box, then type in the Starting Balance. If you double click in the box, then an existing Starting Balance will be selected and you will type over it. To change the Starting Balance, click in the box where you want to make the change and edit the amount.

The Starting Balance may be 0. Usually, the Starting Balance is the actual account balance on the Starting Date.

2.7.3 Adding a Budget Item or Category

A budget item can be added by selecting ***Menu/Edit/Add Item***, ***Menu/Edit/Add Item Wizard***, or ***Menu/Edit/Insert***, or by clicking a corresponding toolbar button (see Figure 8). Or, right click the Budget window to open the context menu and select ***Add Item*** or ***Insert Item***.

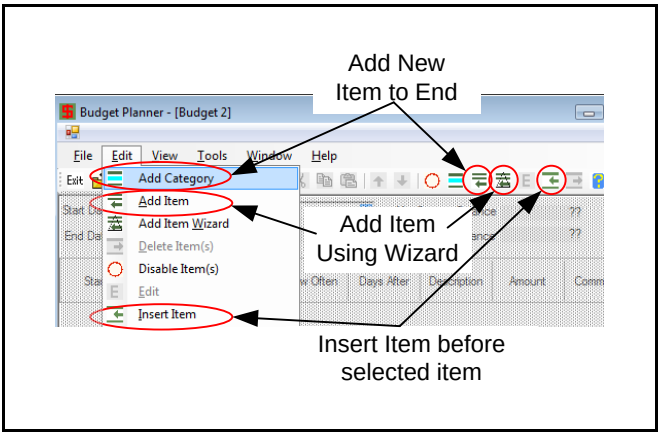

Figure 8 - Add New Item

You may select a budget item and click Insert Item to add the new item before the selected item. Or, you may click Add Item to add the new item to the end of the budget. Or, you may click Add Item Wizard to add the new item to the end of a section in the budget.

Notice that the toolbar buttons depict inserting between two items, or adding after the items. Also, the **Add Item Wizard** button has a wizard hat (triangle) on the button.

You may add a category by selecting ***Menu/Edit/Add Category*** or clicking the **Add Category** toolbar button. Or, you may add a Category using the Add Item Wizard.

2.7.3.1 Using the Add Item Wizard

After clicking ***Menu/Edit/Add Item Wizard*** or the **Add Item Wizard** toolbar button, the Add Item Wizard window will open. Use the Next and Previous buttons, or select the tabs to navigate through the window. Look at each tab and provide the information that applies to the budget item.

The Add Item Wizard also opens the Edit Budget Item window, but it is disabled. As you add information using the wizard, you will see the same information appear on the Edit Budget Item window. This is done to help you learn how to use the Edit Budget Item window.

You may cancel at any time. If you cancel, the item will not be added to the budget and the Add Item Wizard window will close.

2.7.3.1.1 Category Tab

The alphabetical list of Categories comes directly from the Categories in the budget. Select a Category from the list. The new item will be added to the budget as the last item in the selected Category. If there are no Categories in the budget, there will not be any Categories in the list.

2.7.3.1.1.1 Deleting Categories

To delete a Category from the list on the Category Tab (and delete a Category from the budget), select the Category in the list and click the Delete a Category button.

2.7.3.1.1.2 Adding Categories

To add a Category, type the name of the new Category in the box below Add a New Category, and click the Add Category button. If you select a category first, the new category will be added after the selected category.

2.7.3.1.2 Description Tab

Enter the description of the budget item the way it appears (or will appear) in the bank statement. If this description is not adequate to distinguish this budget item, be sure to add additional information to the comments field. Or, add comments for any reason.

2.7.3.1.3 Type Tab

The Type of the transaction describes how the transaction will be accomplished. The deposit type identifies an increase in the account balance. All other types identify a decrease in the account balance. See Table 1 for a description of the Types. Types are always upper case single letters. In accounts, the Type field is also used for the check number.

Table 1 - Transaction Types

Automatic	No action is required for individual payments. The payment may be automatically withdrawn by the payee, or the payment may be made automatically by a bill paying system at your financial institution.
Budget	The generic type. This is used for payments made with a check, when the payment type is not know in advance, or when the budget item itself is a cookie jar. The generic transaction type (B) should always be changed to the actual transaction type before it is reconciled.
Deposit	A deposit of any kind to the budget account. This type is the only type that increases the budget account balance.
Manual	An action is required to make each payment. This is like an automatic payment made by a bill paying system at your financial institution, except each payment must be individually scheduled.
POS	A Point-of-Sale transaction. Paid for by a credit or debit card that draws from the budget account. This type is more commonly used after the fact to identify purchases made by credit or debit card.
Withdraw	A withdraw. Cash withdrawn at a financial institution or from an Automatic Teller Machine (ATM).
X (Transfer)	A transfer of funds between accounts. It may be a scheduled transfer, or may be used after the fact to identify an account transfer.
Other	Pick your own code. It means what ever you want. You may only use one letter. You can't use a number because numbers represent check numbers. And, it can't be A, B, D, M, P, or X or W.

2.7.3.1.4 Starting Date Tab

The first transaction date is computed by adding the Days Before/After to the Starting Date.

Click the Starting Date button to select the Starting Date for the budget item. For a new budget item, the Starting Date is normally the actual due date for the first payment of the budget item. However, if the first due date

is on the 29th, 30th, or 31st of the month and more than one payment will be made, you must consider what date the other payments would fall on. Hint: There is no 31st of February, April, June, September, and November. Also, there is no 30th of February, and the 29th of February only happens once every four year. But, you already knew that. So if the Starting Date would have been on one of the difficult days, put the Starting Date on the 1st of the next month and adjust the Days Before/After.

Select the Days Before/After the Starting Date. The default is 0. Negative numbers represent days before, and positive numbers are days after. The Days Before/After field is used to adjust the actual date of the budget item away from the Starting Date.

If a bill is due on the 10th, and you always mail a check 10 days before the bill is due, set the Starting Date to the 10th and set the Days Before/After to -10.

If a deposit is scheduled for the 1st of every month, but always arrives in you account 2 days early, set the Starting Date to the 1st and the offset to -2.

If a bill is always sent on the 20th of the month and is due 25 days later, set the Starting Date to the billing date (the 20th). Then, take into account the number of days before the due date that you will make the payment. Let's assume 10 days for this example. Set the Days Before/After to:

$$+25 - 10 = +15$$

2.7.3.1.5 Ending Date Tab

Click the Ending Date button to select the Ending Date for the budget item. The ending date should only be used for budget items that have a definite end date (e.g. your mortgage). If the bill has an ending date, enter it. Some bills, especially utility bills, don't end. If you think you will have your job forever, don't give it an ending date.

If a budget item has an Ending Date and you wish to change it to not have and Ending Date, click the Ending Date button and select No Date box on the Pick Date window.

If you receive unemployment insurance payments, they will end when you have been paid the maximum benefit. Don't enter the End Date of your benefit. Subtract the Paid To Date amount from the Maximum Benefits. Then divide by the Weekly Benefits to get the number of weeks remaining. Consult a calendar and determine what the End Date will be.

The End Date does not have a Days Before/After adjustment. Be sure the End Date you enter is not earlier than the last transaction date. This easy-to-make mistake is more likely to happen when the Days Before/After is

positive (days after). Remember that the last payment will be made based on the Starting Date plus the Days Before/After.

For a monthly or yearly payment, if the Starting Date is on the 5th and the Days Before/After is +2, the last payment will be made on the 7th. For a weekly payment, if the Starting Date is on a Wednesday and the Days Before/After is +2, the last payment will be made on a Friday.

2.7.3.1.6 How Often Tab

Most budget items happen more than once. If the budget item happens only once, select the Once button. Otherwise, select the basic period: Daily, Weekly, Monthly, or Yearly. Many transactions happen on a multiple of the basic period: every other day, every other week, every six months, every other year, etc. The How Often Multiplier allows you to multiply a basic period to reach the actual period of the transaction. Some common transaction periods are shown in Table 2.

Table 2 - Common Transaction Periods

Transaction Period	Basic Period	Multiplier
Every Week	Weekly	1
Every Other Week	Weekly	2
Every Month	Monthly	1
Every Six Months	Monthly	6
Every Year	Yearly	1
Every Five Years	Yearly	5

2.7.3.1.7 Day of Week Tab

The Day of Week tab allows you to make adjustments to the transaction date to avoid weekends. If you select Avoid Saturday, any transaction that should fall on a Saturday will be scheduled one day early on Friday. Similarly, if you select Avoid Sunday, any transaction that should fall on a Sunday will be scheduled one day later on Monday.

Weekly transactions will always fall on the same day of the week. Monthly transaction won't, unless the Same Day of Week box is checked.

Some monthly transactions are scheduled for the same day of the week, and the same week of the month, every month. For example, some people receive government benefit checks on the second, third, or fourth Wednesday of the month, depending on when their birthday falls within the month. By selecting Same Day of Week, a monthly transaction will fall on the same day of the week and the same week of the month as the first transaction every time.

If a monthly transaction is always scheduled for the same day of the week on the last week of the month, select both the Same Day of Week and the Last Week of Month boxes.

2.7.3.1.8 Amount Tab

Enter the regular amount of the transaction in the Amount box.

Some weekly transactions may be a different amount one week of the month. If so, select the Variable Amount box, select the week of the month that is different (1st, 2nd, 3rd, 4th, or Last), and enter the Variable Amount. Variable Amount transactions are available only when How Often is Weekly and the Multiplier is 1.

2.7.3.1.9 Finish Tab

On the last tab, you have the option to accept or cancel. If you accept, the item is added to the budget. After accepting the budget item, you have the choice to exit the Add Item Wizard, or to add another item.

2.7.3.2 Adding a Budget Item Using the Edit Budget Item Window

After clicking an add or insert button or menu, the Edit Budget Item window will open. If you click Cancel, no item will be added. If you click OK, an item will be added.

Most of the entries on the Edit Budget Item window are discussed above under the Add Item Wizard, 2.7.3.1 (also see Table 3). Budget item modes are not covered above.

Table 3 - Edit Budget Item Window Field Descriptions

Field	Discussion	Field	Discussion
Avoid Saturday	2.7.3.1.7	Last Week of Month	2.7.3.1.7
Avoid Sunday	2.7.3.1.7	Mode	see below
Before/After	2.7.3.1.4	Multiplier	2.7.3.1.6
Comments	2.7.3.1.2	Same Week and Day	2.7.3.1.7
Description	2.7.3.1.2	Start Date	2.7.3.1.4
End Date	2.7.3.1.5	Type	2.7.3.1.3
How Often	2.7.3.1.6	Variable Amount	2.7.3.1.8

2.7.3.2.1 Normal Mode

As the name says, this is the normal mode for budget items. A new budget item is always created in the normal mode. Normal budget items can be changed to the disabled mode, and disabled budget items can be changed to

the normal mode when editing the budget item (see 2.8), or by selecting ***Menu/Edit/Disable Item(s)*** and ***Menu/Edit/Enable Item(s)***, or by clicking the **Disable Item(s)** and **Enable Item(s)** toolbar buttons when the item(s) are selected.

2.7.3.2.2 Disabled mode

When a budget item is placed in the disabled mode, the budget item appears under a mask of dots, and no transaction is calculated for the budget item. Disabled budget items can be edited and deleted the same as other budget items. A disabled budget item can be returned to the normal mode when editing the budget item (see 2.8), or by using the menu or toolbar buttons (see 2.7.3.2.1).

2.7.3.3 Adding a Category Using the Edit Category Window

To add a category, select the item that the category will be added above. Select ***Menu/Edit/Add Category***, or click the **Add Category** toolbar button. The Edit Category window will open. Enter the category name and click the **Accept** button on the Edit Category window. If you click the **Cancel** button, the category will not be added.

2.8 Editing Budget Items and Category Names

To edit a budget item or a category name, select (click) the budget item or category name with the mouse. Then press the Enter (return) key, or click the Edit button on the tool bar, or click ***Menu/Edit/Edit***, or right-click the Budget window to open the context menu and click ***Edit***.

For budget items, the Edit Budget Item window will open, and you may change the budget item. For category names, the Edit Category window will open, and you may change the category name. Click **Accept** when you have completed the changes. Or, Click **Cancel** to abandon the changes.

2.8.1 Adjusting Budget Columns

The Budget column sizes can be changed by clicking and dragging the column heading dividers. Also, there are four column width menu items on the View menu and on the context menu (right click on the Budget window):

- Fit Columns to Text - Fit each column to the widest text
- Reset Column Widths - Set each column width to be narrow

- Restore Column Widths - Restore column widths to when the file was opened, or when column widths were last saved (whichever happened last)
- Save Column Widths - Save column widths (column widths are also saved when the budget file is closed.)

2.9 Positioning Budget Items and Categories

2.9.1 Moving Budget Items and Categories

Budget items and categories can be moved up or down in the Budget. Select the Budget Item or category to move. Click the **Move Up** or **Move Down** toolbar button, or select ***Menu/Edit/Move Up*** or ***Menu/Edit/Move Down***.

2.9.2 Sorting Budget Items

2.9.2.1 Sort Order Selection

Select ***Menu/Tools/Options*** to open the Options window. Select the sort order in the Multi-row Select Order group on the Options window. Budget items can be sorted by the following criteria:

- Row order (the natural order of the Budget items)
- Date order yyyymmdd (year, then month, then day)
- Date order mmddyyyy (month, then day, then year)

2.9.2.2 Sorting

Use the mouse to select the Budget items to be sorted. Then select ***Menu/Edit/Sort Selection***.

2.10 Deleting Budget Items and Categories

To delete budget items and categories, select the budget items and/or categories to delete with the mouse. Hold down the control key to select more than one item. Then click the **Delete Item** button on the toolbar, or select ***Menu/Edit/Delete Item***, or right click the Budget window to open the context menu and click ***Delete Item*** (see Figure 9).

2.11 Copying, Cutting and Pasting Budget Items and Categories

Budget Items and Categories may be copied, cut, and pasted from a Budget to the same Budget, or to a different Budget. Select one or more Budget

Items or Categories to be copied, cut, or pasted. Then, use any of the following methods to copy, cut, and paste:

a. Press <ctrl> C (copy), <ctrl> X (cut), or <ctrl> V (paste) on the keyboard

b. Select ***Menu/Edit/Copy***, ***Menu/Edit/Cut***, or ***Menu/Edit/Paste***

c. Click **Copy**, **Cut**, or **Paste** on the toolbar

d. Right click on the Budget window and select ***Copy***, ***Cut***, or ***Paste*** on the context menu.

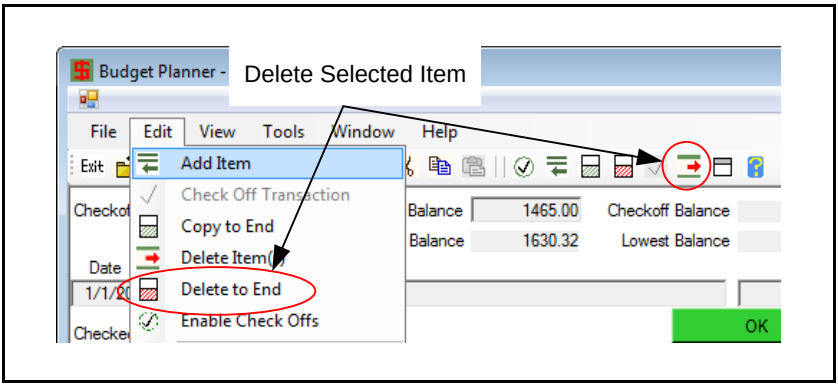

Figure 9 - Delete Selected Item

2.12 Using the Budget Account

2.12.1 Observing the Budget Account

The Budget Account is an account that shows the budget transactions during the budget period. It shows what a check register would contain after all the transactions during the budget period, with one exception: Type B budget items would have the B changed to a check number.

To observe the Budget Account, select ***Menu/Window***. You will see two windows listed: Budget XXXX and Budget Account XXXX, where XXXX is the name of the Budget. Select Budget Account XXXX. Notice that the title of the **Budget Planner** window changes when you display the Budget Account. Return to the Budget window the same way, except select Budget XXXX. You may also switch between the Budget and Budget Account windows using <ctrl> F6. If an account is open, <ctrl> F6 will also switch to the account window, showing each window in turn.

2.12.2 Budget Account Limitations

A Budget Account is owned by the Budget. Only the Budget can add, delete, or change transactions in the Budget Account. Budget Account transactions cannot be checked off.

2.12.3 Calculating the Budget Account

When the following conditions are met, a Budget Account will be calculated:

a. Budget Start Date is entered

b. Budget End Date is entered

c. At least one normal budget item is entered

Other than meeting these conditions, no special action is required to calculate the Budget Account. The Budget Account will be recalculated anytime the Start Date, End Date, or a Budget Item changes.

2.12.4 Copying, Cutting, and Pasting Budget Account Transactions

Budget Account items can be copied and pasted from a Budget Account to an Account. Select one or more budget account transactions using the mouse. Then, use any of the following methods to copy or paste:

- Press <ctrl> C (copy) or <ctrl> V (paste) on the keyboard
- Select ***Menu/Edit/Copy*** or ***Menu/Edit/Paste***
- Click **Copy** or **Paste** on the toolbar
- Right click on the Account window and select ***Copy*** or ***Paste*** on the context menu.

2.12.4.1 Copy All Transactions

To copy all Budget Account transactions, press <ctrl> A or select ***Menu/Edit/Select All*** to select the transactions. Then copy as above. Or, select the first transaction; then, select ***Menu/Edit/Copy to End*** or click the **Copy to End** toolbar button.

2.12.4.2 Copy to the End

To copy from one Budget Account transaction to the end:

a. Select the first transaction to copy

b. Select the **Copy to End** button on the toolbar, or select the ***Menu/Edit/Copy to End*** menu item.

2.13 Budget Health Indicators

There are three indicators of the health of the budget: Ending Balance, Min (minimum) Starting Balance, and Lowest Balance. These indicators appear above the budget items, as shown in Figure 10. The Starting Balance is grouped with these indicators, and works together with them. Obviously, and Ending Balance or a Lowest Balance less than zero indicates an unhealthy budget. If the budget account indictors contain ??, the Budget Account has not been calculated.

2.13.1 Ending Balance

The Ending Balance is calculated by adding the sum all transactions that occur during the budget period (from the budget start date through the budget end date) to the Starting Balance. No transactions are produced by disabled budget items.

2.13.2 Min Starting Balance

The Min Starting Balance is the minimum balance that will produce a Lowest Balance of zero (0). The Min Starting Balance is the Starting Balance less the Lowest Balance.

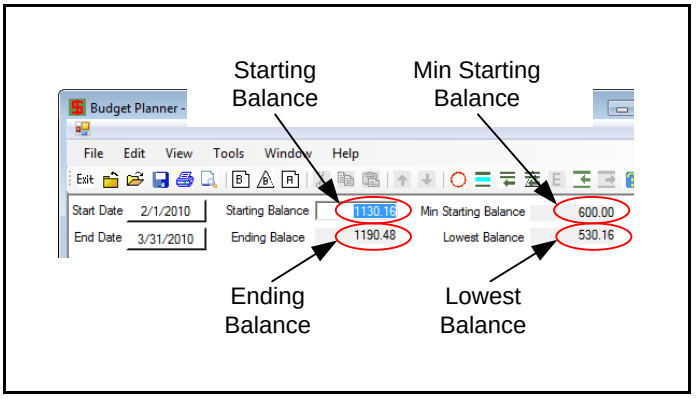

Figure 10 - Budget Account Indicators

2.13.3 Lowest Balance

The Lowest Balance is the lowest balance observed during the budget period.

2.14 Balancing Your Budget

When you have planned your expenses correctly, your budget will be balanced:

- The actual cash in your account (the Starting Balance) will be at least as much as the Min Starting Balance.
- The Lowest Balance will be greater than 0.
- The Ending Balance at least as big as the Min Starting Balance required for the budget period that follows the End Date.

To achieve a balanced budget, remove or reduce budget items, or increase your income. The budget items that remain when the budget is balanced are the ones you can afford.

3. ACCOUNTS

3.1 What Are Accounts?

Accounts are nothing more than an electronic check register. Accounts record transactions, permit transactions to be checked off, and calculate a running balance after each transaction.

3.2 Creating Accounts

A new account can be created by selecting ***Menu/File/New*** or by using a toolbar button (see Figure 1 and Figure 2). When creating a new account, the account will be empty. Enter the Starting Balance, and enter transactions.

3.3 Opening and Saving Accounts

If an account has been opened recently, it can be re-opened using the Most Recently Used (MRU) list (see Figure 4) after selecting ***Menu/File***. Or, select ***Menu/File/Open***, and select the account to open. Or, select the **Open File** toolbar button, and select the account to open.

Saving an account can be accomplished using ***Menu/File/Save***, ***Menu/File/Save As*** and ***Menu/File/Save All*** (see Figure 5). When using ***Menu/File/Save As***, you will always be asked to select a file name and a folder. ***Menu/File/Save*** and ***Menu/File/Save All*** will ask for a file name and folder when you are saving a new file. Or, you may use the **Save** button on the toolbar (see Figure 6). Be sure to use ***Menu/File/Save As*** when you intend to save a account with a new file name or in a different location.

You should save your work frequently (every few minutes).

3.4 Entering Account Transactions

To create a new transaction, select the **Add Item** toolbar button, select ***Menu/Edit/Add***, or right click the Account window to open the context menu and select ***Add Item***. The new transaction will be created with the date set to the last valid date entered, or to the current date. The type will be set to B. The amount will be set to zero. The new transaction will be selected. You may enter data into the new transaction in the same manner as editing a transaction (see 3.7).

3.5 Entering the Starting Balance

Figure 11 shows where you enter the Starting Balance. Click in the Starting Balance box, then type in the Starting Balance. If you double click in the box, the existing Starting Balance will be selected and you will type over it. To change the Starting Balance, click in the box where you want to make the change and edit the amount. All other balances in the account will be wrong unless the correct Starting Balance is entered. The other account balances are updated when you press the enter key or select something else.

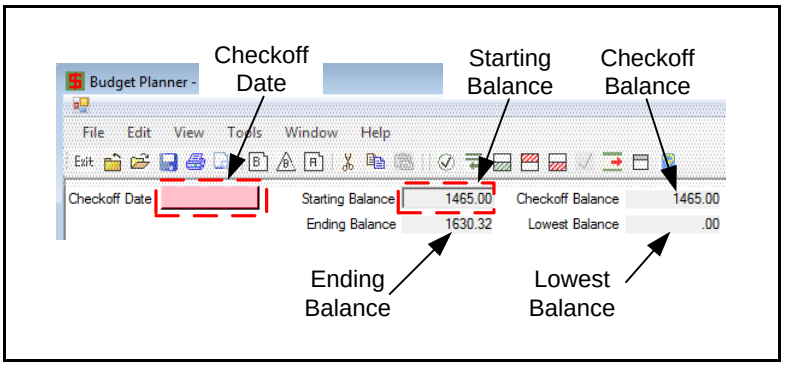

Figure 11 - Checkoff Date, Starting Balance, and Account Indicators

3.6 Viewing Account Data

3.6.1 Transaction Order

Transactions are displayed in a sorted order based on the following criteria: Year, Month, Day, [Deposits First/Last or Neither], Amount, Description, Comments, Order Created.

Sorting transactions by the date groups together all transactions having the same date.

The Deposits First/Last/Neither option is located on the Options window (Use ***Menu/Tools/Options*** menu). If Deposits First is selected, deposits are shown before other transactions. If Deposits Last is selected, deposits are shown after other transactions. If neither Deposits First or Deposits Last is selected, the deposits are sorted in the same way as the other transactions.

Except for the Deposits options, the transactions are then sorted from the smallest to the largest Amount for each date. If two transactions have the same date and same amount, they are sorted alphabetically first on the Description and then on the Comments fields. If two transactions are still alike, they are sorted based on which one was created first while the program was running.

3.6.2 Adjusting the Columns

The column sizes can be changed by clicking and dragging the column heading dividers. Also, there are four column width menu items on the View menu and on the context menu (right click on the Account window):

- Fit Columns to Text - Fit each column to the widest text
- Reset Column Widths - Set each column width to be narrow
- Restore Column Widths - Restore column widths to when the file was opened, or when column widths were last saved (whichever happened last)
- Save Column Widths - Save column widths (column widths are also saved when the account file is closed.)

3.6.3 Account Indicators

There are three account indicators to help access the health of the account.

3.6.3.1 Ending Balance

The Ending Balance is calculated by adding the sum all transactions to the Starting Balance.

3.6.3.2 Checkoff Balance

The Checkoff Balance is calculated by adding the sum all checked off transactions to the Starting Balance. This balance is used to check against the statement from your financial institution. As items are checked off, the Checkoff Balance should match the balance on the financial institution statement for the checked off item.

3.6.3.3 Lowest Balance

The Lowest Balance shows how much money needs to be added to the starting balance to keep the account from overdrafting. Or, it can be used to show the sum of the transactions that must be removed from a budget to keep the account from overdrafting.

Note: The Lowest Balance does not take into account the time between when a deposit is made at your financtial institution and the time when your financial institution makes the deposit available in the account. If you are having overdrafting problems because funds are not made available when they are deposited, it will be necessary use the date when funds become available as the transaction date.

3.7 Editing Account Transactions

To edit an account transaction, select a single transaction. Then, change each field to the desired value in the transaction edit boxes (see Figure 12). After a change is made, the OK button will turn green. After making changes, you may click the OK button with the mouse to commit the changes (make them permanent).

While making changes to a transaction, if the Enter (return) key is pressed, focus will change to the OK button. Pressing the Enter key again (two times in a row) will commit the change.

Committing the change to a transaction does not change which transaction is selected. Editing of the selected transaction can continue as long as the transaction remains selected.

If a different transaction is selected, all uncommitted changes to the first transaction are lost. When a file is saved, uncommitted changes to a transaction are not saved.

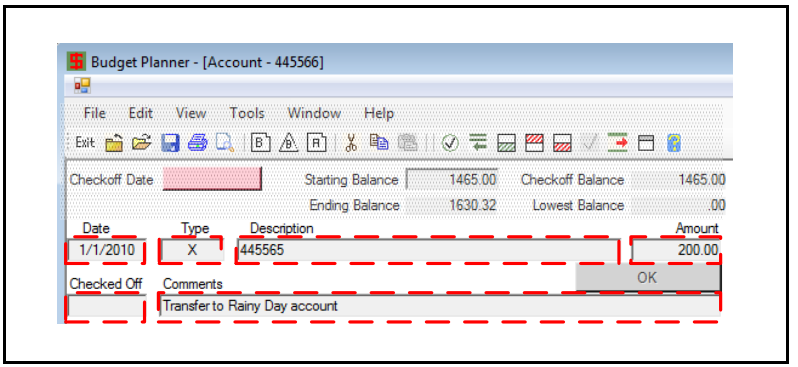

Figure 12 - Account Transaction Edit Boxes

3.8 Deleting Account Transactions

To delete one or more transactions:

- Select the transaction(s) to be deleted.
- Enter <ctrl> X, select **Cut** or **Delete Transaction** on the toolbar, select ***Menu/Edit/Delete Item*** or ***Menu/Edit/Cut***.

3.9 Checking Off Transactions

The formal term is reconciling. It's when you compare your transaction record to the one from your financial institution. You fix your typos, or call the financial institution to complain that something is wrong. When both

transactions records are in agreement, you check it off. As each transaction is checked off in the order it appears in the statement from your financial institution, your checked off balance should agree with the transaction balance from the financial institution.

3.9.1 Setting the Checkoff Date

Figure 11 shows the Checkoff Date button. Click the Checkoff Date button to open the Pick Date window. For the Checkoff Date, you may disregard the day of the month by selecting the No Day box. And, you may use a 2 digit year by selecting that box.

3.9.2 Enabling and Disabling Check Offs

Before checking off a transaction by clicking with the mouse, you must enable Check Offs. Select ***Menu/Edit/Enable Check Offs***, or click the **Enable Check Offs** toolbar button. Checkoffs do not have to be enabled to check off a transaction (or remove a check off) by editing the transaction.

3.9.3 Checking Off a Transaction

It is customary to enter a valid date (at least the month and year) in the Checkoff field to show that a transaction is checked off. Editing a transaction and clearing the Checkoff field will cause a checked off transaction to not be checked off.

When Check Offs are enabled, a transaction may be checked off by double clicking the transaction, or by selecting the transaction and either selecting ***Menu/Edit/Check Off Transaction***, or clicking the **Check Off Transaction** toolbar button, or by right clicking the Account window to open the context menu and clicking on Check Off Transaction.

3.10 Hiding Old Transactions

An old transaction is a transaction that was checked off with any checkoff that is not the current Checkoff date. By selecting ***Menu/View/Hide Old Transactions*** or clicking **Hide Old Transactions** on the toolbar, old transaction will be hidden (not shown), and the words **Old Hidden** will appear as shown in Figure 13. Old transactions can be shown again in the same way.

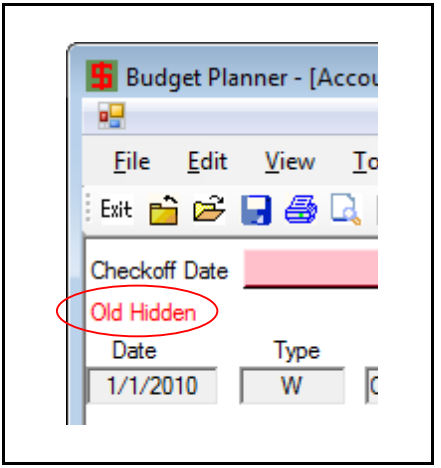

Figure 13 - Old Hidden Legend

3.11 Copying, Cutting, Deleting and Pasting

3.11.1 Simple Copying, Cutting and Pasting

Transactions may be copied, cut, and pasted from an account to the same account, or to another account. Select one or more transactions to be copied, cut, or pasted using the mouse. Then, use any of the following methods to copy, cut and paste:

- Press <ctrl> C (copy), <ctrl> X (cut), or <ctrl> V (paste) on the keyboard.
- Select ***Menu/Edit/Copy***, ***Menu/Edit/Cut***, or ***Menu/Edit/Paste.***
- Click **Copy**, **Cut**, or **Paste** on the toolbar.
- Right click on the Account window and select ***Copy***, ***Cut***, or ***Paste*** on the context menu.

Reminder: transactions always appear in date order. To move a transaction in the Account window, change the date.

3.11.2 Copy All Account Transactions

To copy all Account transactions, press <ctrl> A or select ***Menu/Edit/Select All*** to select the transactions. Then copy as above.

3.11.3 Copy Account Transactions to the End

To copy from one Account transaction to the end:

a. Select the first transaction to copy.

b. Select the **Copy to End** button on the toolbar, or select ***Menu/Edit/Copy to End*** menu item.

3.11.4 Delete All Account Transactions Above Selected Transaction

To delete all old account transactions before a certain date:

a. Select the first item that will not be deleted (it may be checked off or not).

b. Select the **Delete Items Above** button on the toolbar, or select ***Menu/Edit/Delete Items Above*** menu item.

All items above the selected item must be checked off. The starting balance is automatically updated.

3.11.5 Delete Account Transactions to the End

To delete from one Account transaction to the end:

a. Select the first transaction to delete.

b. Select the **Delete to End** button on the toolbar, or select ***Menu/Edit/Delete to End*** menu item.

4. FIND AND REPLACE

4.1 Opening the Find and Replace Window

The Find and Replace window can be opened when there is a Budget or an Account window open. Select ***Menu/Edit/Find*** or ***Menu/Edit/Replace***, or press <ctrl>F or <ctrl>H on the keyboard.

The Find and Replace window has three tabs. Click the tabs to see the find only, find and replace, and search options features.

Only the active budget or account window is searched.

4.2 Finding

The Find tab is shown in Figure 14. Type the text to be found into the box labeled Find and press the enter (return) key or press the Find button.

For a case sensitive search, check the Case Sensitive box.

The Search Hidden Text box applies only to Accounts. When the box is checked, all transactions will be search. If the box is not checked and old transactions are hidden, then the old transactions will not be searched.

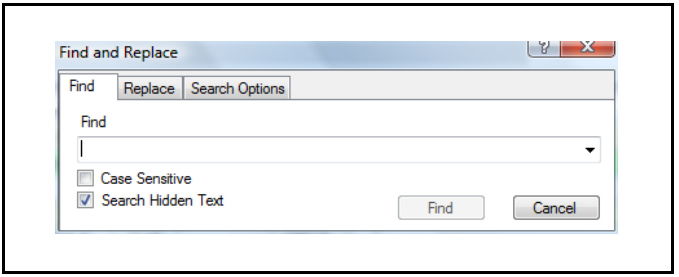

Figure 14 - Find Tab

4.3 Replacing

The Replace tab is shown in Figure 15. Type the text to be found into the box labeled Find. Type the replacement text into the box labeled Replace With and press the enter (return) key or press the Find, Replace, or Replace All button. Pressing the Find button has the same affect as pressing the Find button on the Find tab. One instance of the find text will be found, but it will not be replaced.

Pressing the return key has the same function as pressing the Replace button. Each time the Replace button is pressed, one instance of the find text will be found and replaced. The Replace All button repeats the search

and replace function until all instances of the find text have been found and replaced.

For a case sensitive search, check the Case Sensitive box.

The Search Hidden Text box applies only to Accounts. When the box is checked, all transactions will be search. If the box is not checked and old transactions are hidden, then the old transactions will not be searched.

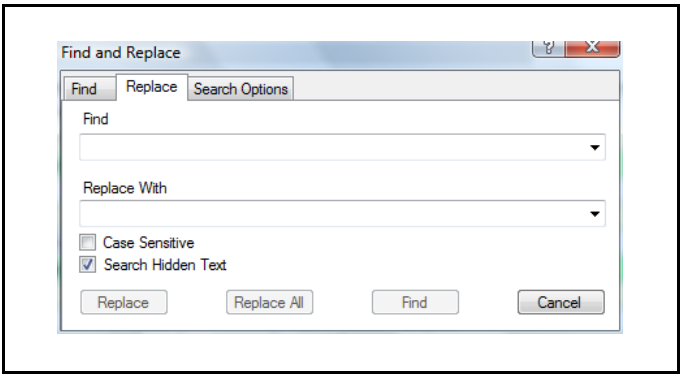

Figure 15 - Replace Tab

4.4 Search Options Tab

The Search Options tab is different for Budget and Account windows. The Budget Search Options tab is shown in Figure 16. The Account Search Options tab is shown in Figure 18.

In both cases there are Select All, Clear All, and Cancel buttons. The Select All and Clear All buttons select or clear all search field boxes. The Cancel button closes the Find and Replace window.

The search field boxes select which fields will be searched.

For Budget windows, the search can be restricted by the mode of the Budget Items. Select All to search all Budget Items, including Normal and Disabled items, and Categories. Or, click a specific mode to search only Budget Items with the selected mode. When Category is selected, the Search Fields, Select All, and Clear All buttons are disabled (see Figure 17) because Categories have only one field.

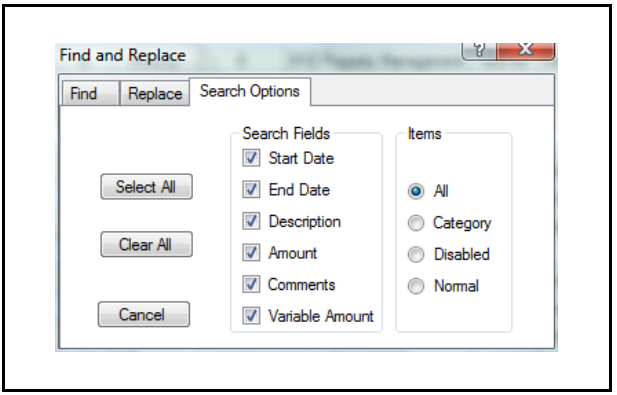

Figure 16 - Budget Search Options Tab

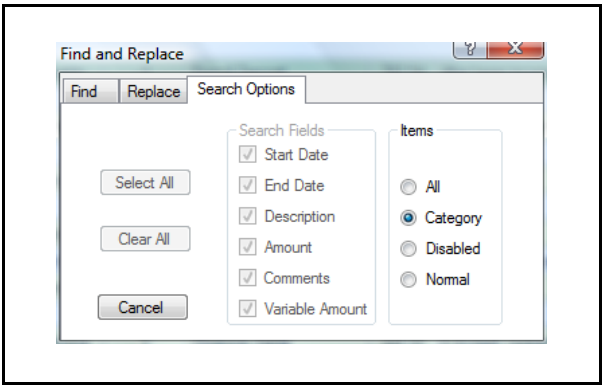

Figure 17 - Budget Search Options Tab - Category Selected

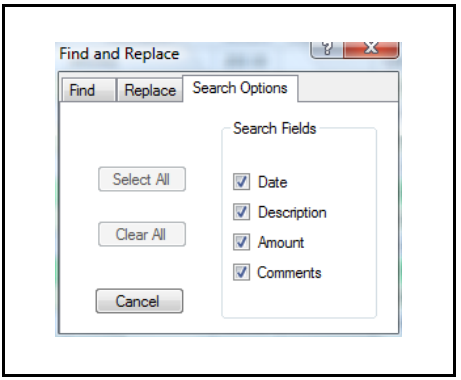

Figure 18 - Account Search Options Tab

5. PRINTING

5.1 Page Setup

Before printing a budget or an account, use the Page Setup window (see Figure 19) to configure AMSCOT LLP **Budget Planner** for printing. ***Menu/File/Page Setup*** will open the Page Setup window. Separate page setups can be maintained for budgets and accounts, or a single page setup may be used for both (see 6.2.6). An option to print, or not print, disabled budget items is located on the Options window (see 6.2.7).

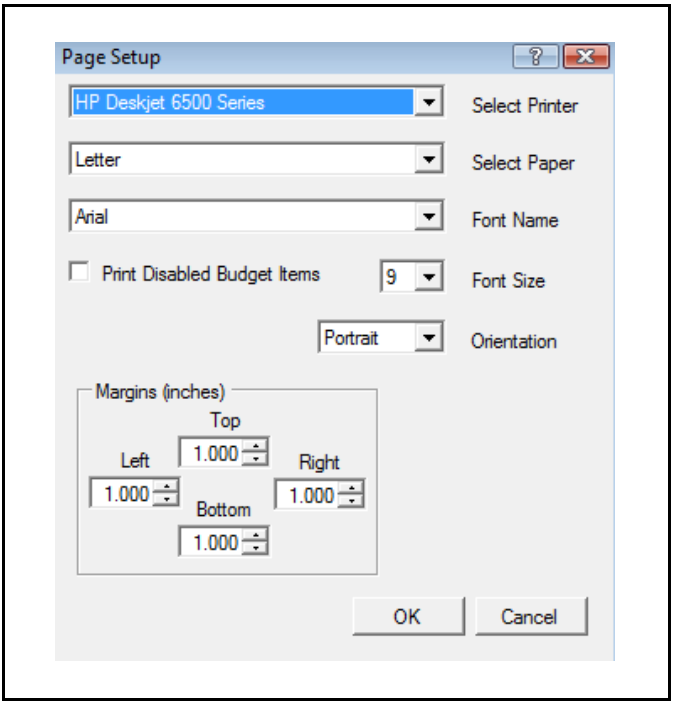

Figure 19 - Page Setup Window

5.1.1 Select Printer

Select the desired printer. Only printers is the Control Panel collection of installed printers can be selected.

5.1.2 Select Paper

Select the paper size. The choices of paper sizes come from the printer.

5.1.3 Font Name

Select the font to be used for printing. The font choices depend on the fonts installed in your computer.

5.1.4 Font Size

Select the font size (in points) to be used for printing.

5.1.5 Select the Paper Orientation

Select portrait or landscape. For letter size paper, portrait is 11 inches high and landscape is 11 inches wide.

5.1.6 Margins

Select the margins in inches.

5.2 Print Preview

Use ***Menu/File/Print Preview*** to observe the effect of the page setup.

5.3 Print

Menu/File/Print opens the Print window. On the Print window, you may select the print range and the number of copies to print. The document will print when you click the OK button.

The **Print** toolbar button prints the document immediately.

6. OPTIONS

6.1 Options Window

Open the Options window (see Figure 20) using ***Menu/Tools/Options***.

Changes selected on the Options window are not applied until the Apply button is clicked. If the window is closed without applying changes, no changes will take affect. If the Apply button is clicked, all changes are applied. If changes are made after clicking the Apply button, they will not be applied unless the Apply button is clicked again before the window is closed.

If there are un-applied changes outstanding when the Close button is clicked, you will be asked to save changes. If you chose Yes, the changes will be made and the window will close. If you chose No, the un-applied changes will not be made and the window will close. If you chose Cancel, the Options window will not close.

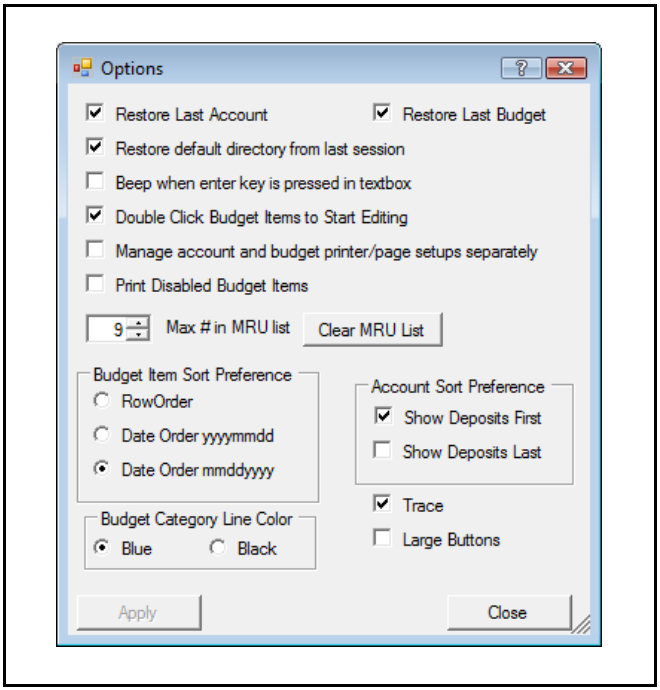

Figure 20 - Options Window

6.2 Option Items

6.2.1 Restore Last Account

When you select this option, the last account closed in a previous session is opened (if possible) at the start of the next session.

6.2.2 Restore Last Budget

When you select this option, the last budget closed in a previous session is opened (if possible) at the start of the next session.

6.2.3 Restore Default Directory from Last Session

When you select this option, the last directory used in a session for an Open or a Save becomes the default directory for the first Open or Save in the next session. If this option is not selected, the operating system determines the default directory for the first Open or Save in a session.

6.2.4 Beep when Enter Key Is Pressed in Text Box

Some people find the enter key beep annoying. Selecting this box suppresses the enter key beep.

6.2.5 Double Click Budget Items to Start Editing

When checked, budget items also can be edited by double clicking the item. When not checked, budget items can be edited only by selecting a toolbar button or a menu item. It is recommended that this option should be un-checked to avoid accidental account item checkoffs.

6.2.6 Manage Account and Budget Printer/Page Setups Separately

When selected, the choice of printer, paper size, margins, etc. are separately managed for Budgets and Accounts.

6.2.7 Print Disabled Budget Items

Check the box to print disabled budget items. Un-check the box to omit disabled budget items from the printout.

6.2.8 Max # in MRU List

Sets the maximum number of Most Recently Used (MRU) files that appear in the MRU list on ***Menu/File***.

6.2.9 Clear MRU List

When the Clear MRU List button is clicked and changes are applied, the MRU list is cleared.

6.2.10 Budget Item Sort Preference

This option controls the sort order to be used when multiple rows of budget items are selected and then ***Menu/Edit/Sort Selection*** menu item is selected.

a. Row Order – the natural order of the selected items

b. Date Order yyyymmdd – This order is based on the start date. The year is most significant, followed by the month, followed by the day.

c. Date Order mmddyyyy – This order is based on the start date. The Month is most significant, followed by the day, followed by the year.

6.2.11 Account Sort Preference

This option controls the sort order to be used when more than one account transaction has the same date.

a. No selection – the transactions will appear in their natural order

b. Show Deposits First – Deposits appear before withdraws

c. Show Deposits Last – Deposits appear after withdraws

6.2.12 Budget Category Color

This option controls the color of the text that appears in Budget categories. The choices are blue and black.

6.2.13 Trace

This option turns Tracing on and off. Tracing status is set when the program starts. To change tracing, change the Tracing option, close AMSCOT LLP **Budget Planner**, and restart the program. Tracing may be necessary to help AMSCOT LLP assist you. If necessary, you will be told how to submit the trace file.

6.2.14 Large Buttons

This option controls the size of buttons on the toolbar.

7. MENUS AND TOOLBAR

The menus and toolbar are your primary method for giving commands to **Budget Planner**. There are three menus: the main menu at the top of the window, and two context menus. One context menu is associated with accounts, and the other with budgets. The context menu is opened by right-clicking the mouse over a budget window or an account window.

In this chapter, the full menus and toolbar buttons are shown. When you are running **Budget Planner**, only the menus and toolbar buttons that are appropriate are visible and enabled.

The full list of main menu items is shown in Table 4. The context menus are shown in Figure 21. The full list of toolbar buttons are shown in Table 5.

7.1 Menus

Table 4 - Main Menu Items

Level 1	Level 2	Level 3
File	New	New Budget
		New Account
		New Budget Wizard
	Open	
	Close	
	Save	
	Save As	
	Save All	
	Page Setup	
	Print Preview	
	Print	
	MRUs	
	Exit	
Edit	Add Category	
	Add Item	
	Add Item Wizard	
	Check Off Transaction	
	Copy to End	
	Delete Items Above	
	Delete to End	
	Delete Items(s)	
	Disable Check Offs	
	Disable Item(s)	
	Edit	
	Enable Check Offs	
	Enable Item(s)	
	Insert	

Level 1	Level 2	Level 3
	Sort Selection	
	Select All	
	Move Up	
	Move Down	
	Find	
	Replace	
	Cut	
	Copy	
	Paste	
View	Fit Column Widths	
	Hide Old Transactions	
	Reset Column Widths	
	Restore Column Widths	
	Save Column Widths	
Tools	Enter Product Key	
	Options	
Window	Cascade Windows	
	Close All	
	Tile Horizontal	
	Tile Vertical	
Help	Help	
	About	

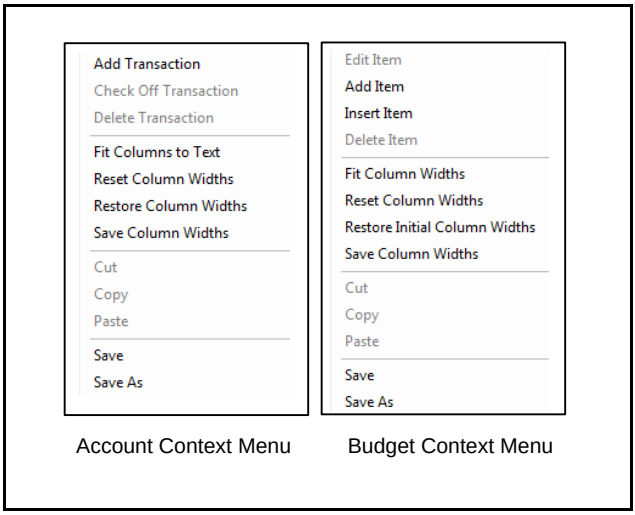

Figure 21 - Context Menus

7.2 Toolbar

Table 5 - Toolbar Buttons

Button	Name
	Exit
	Close
	Open
	Save
	Print
	Print Preview
	New Budget
	New Budget Wizard
	New Account
	Cut
	Copy
	Paste
	Move Up
	Move Down
	Enable Checkoffs
	Disable Checkoffs
	Enable Item(s)
	Disable Item(s)
	Add Category
	Add Item

Button	Name
	Add Item Wizard
	Copy to End
	Delete Items Above
	Delete to End
	Edit
	Check Off
	Insert Item
	Delete Item
	Hide Old Transactions
	Toolbar Help

8. PICK DATE WINDOW

8.1 Pick Date Window Features

The Pick Date window features are shown in Figure 22. Normally, not all of the check boxes can be be seen together. The availability of the check boxes is shown in Table 6. The "X" shows when the check box is available.

8.2 Selecting the Month

The month may be selected by either of two ways:

- The month and year drop down boxes
- The left and right arrows on the calendar

8.3 Selected Date

The date shown is the selected date. If no date is selected, "//" will appear.

8.4 No Date Box

When the No Date box is checked, you are selecting to have no date.

8.5 No Day Box

When the No Day box is checked, the selected date will have only a month and year. Also, the calendar will be hidden, and the Month and Year dropdown boxes are used to select the date.

8.6 Two Digit Year Box

When the Two Digit Year box is checked, the year has only 2 digits. Normally, the year will be shown with four digits.

Table 6 - Availability of Pick Date Boxes

Date Button	No Day	No Date	2 Digit Year
Budget Start/Budget End			
Budget Item Start Date			
Budget Item End Date		X	
Account Check Off Date	X		X

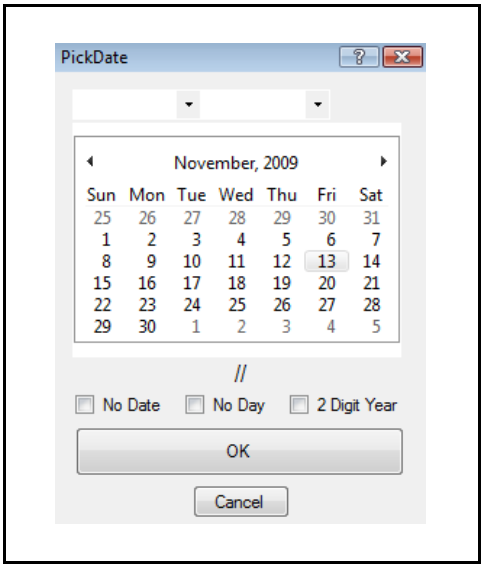

Figure 22 - Pick Date Window

9. EXERCISES

9.1 Problems

9.1.1 Problem 1 - Create a Budget

Prepare a budget for the months of January and February of 2010 using the following information. Save the budget using the name 1001.bud. You may use categories if you wish, but they are not required.

1. You work 40 hours a week. Your take home pay after taxes is $782.54 per week. You get paid by automatic deposit each Thursday.

2. Each month you pay $600 rent by check on the first of the month; weekday or weekend. You pay in person on the first.

3. Each month you pay a $110 electric bill. Your electric bill is on budget, and is automatically withdrawn on the 14th, but not on Sundays. If the 14th is a Sunday, the bill is deducted on Monday.

4. Each month you pay a combined water and sewer bill by the 20th of the month. It ranges from $50 to $70 per month. You make the payment in person by check at an office which is only open weekdays.

5. Each month you pay a $90 gas bill on budget in person by check about the 5th of the month. There is a 4 day grace period.

6. You have a rainy day fund for repairs and purchases of big ticket items. It is kept in a separate bank account, 445565. $200 is automatically transferred to the rainy day fund each Friday.

7. Each quarter you refill five medicines by mail order. Each costs $65.

8. How much money can you spend each week for other things (food, entertainment, transportation). Budget that amount as a cash withdraw on Fridays.

9.1.2 Problem 2 – Create an Account

Create an account file for your bank account, 445566. Save the account as 445566.acnt. On December 31st, 2009, your bank account has $1465 on deposit. Open the 1001.bud budget file. Select the Budget Account - 1001 window under the Window menu. Copy the planned transactions in the budget account. Select the Account - 445566 window under the Window menu. Paste the transactions into the account. Set the starting balance to $1465. Save the account file again.

9.1.3 Problem 3 – Reconcile Transactions

For this exercise only, open file 445566.anct and save the file as 445566 Reconciled.acnt. Use 445566 Reconciled.acnt for Problem 3. Normally, the reconciled transactions would be saved in file 445566.acnt.

On February 3, 2010 you access online banking for account 445566, and print out the transactions that have taken place in your bank account starting January 1st, 2010 (see Table 7). You mailed a refill order for two medicines on January 12th. You paid for the refills by check. You made an unplanned cash withdraw of $25 on February 2, 2010. Update the planned transactions with check numbers. Reconcile transactions to agree with the print-out. Be sure to update the Check Off Date before checking off the transaction that took place in February.

Table 7 - Account History

Date	Check #	Transaction Description	Credit	Debit	Balance
2-2-2010		WITHDRAW		25.00	1330.16
1-29-2010		TRANSFER TO MBR 445565		200.00	1355.16
1-29-2010		WITHDRAW		250.00	1555.16
1-28-2010		PAYROLL DEPOSIT	782.54		1805.16
1-23-2010	1004	DRAFT		60.00	1022.62
1-22-2010		TRANSFER TO MBR 445565		200.00	1082.62
1-22-2010		WITHDRAW		250.00	1282.62
1-22-2010	1003	DRAFT		130.00	1532.62
1-21-2010		PAYROLL DEPOSIT	782.54		1662.62
1-15-2010		TRANSFER TO MBR 445565		200.00	880.08
1-15-2010		WITHDRAW		250.00	1080.08
1-14-2010		PAYROLL DEPOSIT	782.54		1330.08
1-14-2010		IPL CASH BATCH		110.00	547.54
1-10-2010	1002	DRAFT		90.00	657.54
1-8-2010		TRANSFER TO MBR 445565		200.00	747.54
1-8-2010		WITHDRAW		250.00	947.54
1-7-2010		PAYROLL DEPOSIT	782.54		1197.54
1-5-2010	1001	DRAFT		600.00	415.00
1-1-2010		TRANSFER TO MBR 445565		200.00	1015.00
1-1-2010		WITHDRAW		250.00	1215.00

9.1.4 Problem 4 – Update the Budget

Update budget 1001 for February and March of 2010. You decide it will be a good idea to save a copy of your budget each month, so you can look back and see how it has changed. Save the new version of the budget in file 1002.bud.

Show the checked off balance of Account - 445566 for the end of January as the starting balance of the February budget. Instead of adding the one time withdraw on February 2nd as a new budget item, just include it in the January balance.

You bought a new sofa on a payment plan. The first payment is due February 25th. You will pay $40 per month by check for ten months. You decide to review your bills, write checks, and mail checks each Saturday morning. Your annual property tax bill arrived. You owe $400 on March 15th, 2010 and again on September 15th, 2010. Update 1002.bud to account for these changes.

9.1.5 Problem 5 – Update the Account

For this exercise only, open 445566 Reconciled.acnt and save it as file 445566 Updated.acnt. Use 445566 Updated.acnt for Problem 5. Normally, the updated transactions would be saved in file 445566.acnt.

Your budget for February 2010 has changed. Update the account file 445566.acnt to reflect the new budget. Hide old transactions.

9.2 Answers

9.2.1 Answer 1 – Create a Budget

a. Your budget should be similar to Figure 23.

b. The Payday deposit has Days After = -1 because the deposit actually occurs before the payday.

c. The electric bill has Avoid Sunday checked because the payment is never withdrawn on Sunday.

d. The average water bill is $60, so that is the budgeted amount. The water bill has Avoid Saturday and Avoid Sunday checked because the bill cannot be paid on these days. Also, the Days After is set to -2 to account for the fact that the payment office is closed on the weekend. If the bill is due on Saturday, it will be paid two days early on Thursday. If the bill is due on Sunday, it will be paid two days early on Friday. If the bill is due on Monday, it will be paid on Friday (to avoid Saturday). If the bill is due on Tuesday, it will be paid on Monday (to avoid Sunday).

e. Since there is a four day grace period on the gas bill, you don't need to worry about weekend payments.

f. You created a single budget item for five medicine refills. It repeats every 3 months. The amount is $325.

g. With the starting balance at $0 and the cash withdraw budget item disabled (or set to $0), the budget shows an ending balance of $2415.32. Dividing by nine weeks (because there are nine Fridays in the budget period), the Cash withdraw could be $268.36. If the

Cash withdraw is budgeted at $250, that will leave $18.36 at the end of the budget period.

h. Your minimum starting balance will be satisfied mostly (but not entirely) by the payday deposit on December 31st, 2009. This deposit will not show on the Budget Account because it happens the day before the start of the budget period. Notice that the ending balance is greater than the starting balance. That is good.

   With the starting balance at $0 and the Cash withdraw at $250, the minimum starting balance is $1465. With a $782.54 payday the day before the budget period starts, you will need to have at least $682.46 in the account before the deposit on December 31st.

9.2.2 Answer 2 – Create an Account

The Account - 445566 window should appear similar to Figure 24.

9.2.3 Answer 3 – Reconcile Transactions

Two things you should do before checking off individual transactions:

a. Set the Checkoff Date: click the Checkoff Date button, select No Day, optionally select 2 Digit Year, and select January, 2010.

b. Select then ***Menu/Edit/Enable Checkoffs*** or click the **Enable Checkoffs** button on the toolbar

During reconciliation you saw that a check was written to refill two medicines. You created a transaction for the check, and reduced the Medicine Refill transaction by the amount of the check ($325-$130=$195). The check was checked off. Because the Medicine Refill transaction is not checked off, it remains visible at the top of the account window when Hide Old Transactions is turned on.

The Account - 445566 window should appear similar to Figure 26. After completing the checkoffs, you should disable checkoffs so transactions don't get checked off by accident.

9.2.4 Answer 4 – Update the Budget

Open budget 1001.bud and immediately save it as 1002.bud. Include the unplanned February 2nd cash withdraw in the January checked off balance. Enter the January checked off balance in 445566.acnt as the starting balance for Budget - 1002.

Pick a category for the sofa payment (you may create a new category if you wish). Create a new budget item in the category chosen for the sofa payment, and enter the sofa payment information.

Adjusting the dates in the budget to account for writing checks on Saturday would become too confusing. Especially if you later decided to change your check writing to another day. When you write your checks, just look to see what checks will be needed before the next time you write checks.

Create a new category for Taxes. Add a budget item for property taxes. Since property taxes are due every six months of every year, don't enter an ending date.

Your February budget should be similar to Figure 28.

9.2.5 Answer 5 – Update the Account

Open both 1002.bud and 445566.acnt. Select ***Menu/Window/Account - 445566***. Select the next transaction after the last checked off transaction in February (if no transaction were checked off in February, the first transaction in February would be selected). Select ***Menu/Edit/Delete to End*** or click the **Delete to End** toolbar button. Select each transaction from February 1st to the end that is NOT checked off, and delete each one.

Select ***Menu/Window/Budget Account - 1002***. Select the first transaction. Select ***Menu/Edit/Copy to End*** or click the **Copy to End** toolbar button. Select ***Menu/Window/Account - 445566***. Select ***Menu/Edit/Paste*** or click **Paste** on the toolbar button. Review the transactions from the beginning of February through the last checked off transaction. Delete un-checked off transactions that duplicate checked off transactions.

After updating the Checkoff Date and hiding old transactions, the account should be similar to Figure 27.

Budget Planner - [Budget1001]
File Edit View Tools Window Help
Exit
Start Date 1/1/2010
End Date 2/28/2010
Starting Balance 1465.00
Ending Balace 1630.32
Min Starting Balance 1465.00
Lowest Balance .00
Start End Type How Often Days After Description Amount Comments Avoid Saturday Avoid Sunday
Deposits
1/1/2010 D Weekly -1 Payroll Deposit 782.54 Payday. After taxes income.
Rents
1/1/2010 B Monthly 0 XYZ Property Management 600.00 Monthly Rent Check
Utilities
1/14/2010 A Monthly 0 IPL CASH BATCH 110.00 Electric Bill
1/20/2010 B Monthly -2 Veolia Water Indpayment 60.00 Water and Sewer
1/5/2010 B Monthly 0 Citizens Gas Gas Pymnt 90.00 Gas Company
Other
1/1/2010 B 3 Months 0 Medicine Refills 325.00 In-budget cookie jar for medicine refills
1/1/2010 X Weekly 0 445565 200.00 Transfer to Rainy Day account
1/1/2010 W Weekly 0 Cash 250.00 Grocer Money etc.
Ready

Figure 23 - Exercise 1 Create a Budget

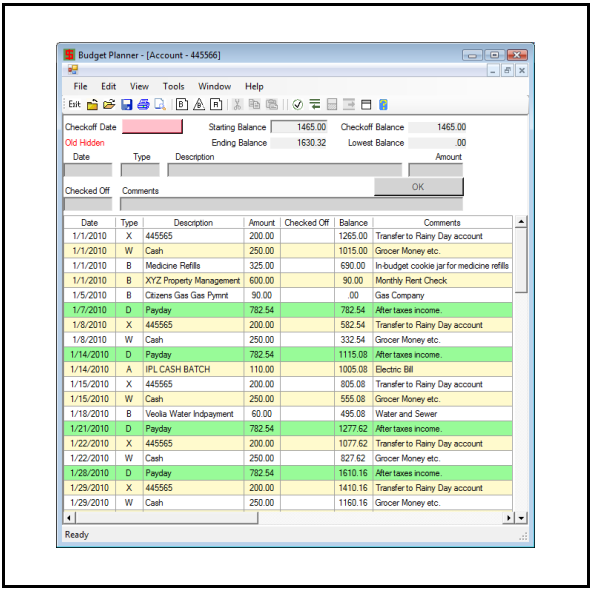
Budget Planner - [Account - 445566]
File Edit View Tools Window Help
Exit
Checkoff Date
Old Hidden
Starting Balance 1465.00
Ending Balance 1630.32
Checkoff Balance 1465.00
Lowest Balance .00
Date Type Description Amount
Checked Off Comments
OK
Date Type Description Amount Checked Off Balance Comments
1/1/2010 X 445565 200.00 1265.00 Transfer to Rainy Day account
1/1/2010 W Cash 250.00 1015.00 Grocer Money etc.
1/1/2010 B Medicine Refills 325.00 690.00 In-budget cookie jar for medicine refills
1/1/2010 B XYZ Property Management 600.00 90.00 Monthly Rent Check
1/5/2010 B Citizens Gas Gas Pymnt 90.00 00 Gas Company
1/7/2010 D Payday 782.54 782.54 After taxes income.
1/8/2010 X 445565 200.00 582.54 Transfer to Rainy Day account
1/8/2010 W Cash 250.00 332.54 Grocer Money etc.
1/14/2010 D Payday 782.54 1115.08 After taxes income.
1/14/2010 A IPL CASH BATCH 110.00 1005.08 Electric Bill
1/15/2010 X 445565 200.00 805.08 Transfer to Rainy Day account
1/15/2010 W Cash 250.00 555.08 Grocer Money etc.
1/18/2010 B Veolia Water Indpayment 60.00 495.08 Water and Sewer
1/21/2010 D Payday 782.54 1277.62 After taxes income.
1/22/2010 X 445565 200.00 1077.62 Transfer to Rainy Day account
1/22/2010 W Cash 250.00 827.62 Grocer Money etc.
1/28/2010 D Payday 782.54 1610.16 After taxes income.
1/29/2010 X 445565 200.00 1410.16 Transfer to Rainy Day account
1/29/2010 W Cash 250.00 1160.16 Grocer Money etc.
Ready

Figure 24 - Exercise 2 Create an Account

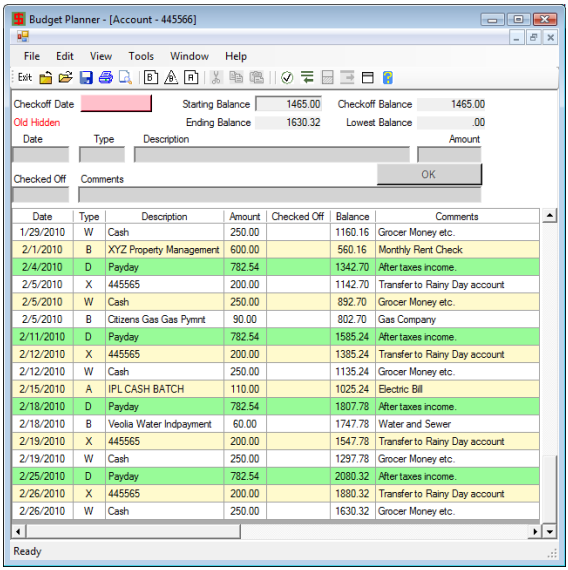
Budget Planner - [Account - 445566]
File Edit View Tools Window Help
Exit
Checkoff Date
Old Hidden
Starting Balance 1465.00
Ending Balance 1630.32
Checkoff Balance 1465.00
Lowest Balance .00
Date Type Description Amount
Checked Off Comments
OK
Date Type Description Amount Checked Off Balance Comments
1/29/2010 W Cash 250.00 1160.16 Grocer Money etc.
2/1/2010 B XYZ Property Management 600.00 560.16 Monthly Rent Check
2/4/2010 D Payday 782.54 1342.70 After taxes income.
2/5/2010 X 445565 200.00 1142.70 Transfer to Rainy Day account
2/5/2010 W Cash 250.00 892.70 Grocer Money etc.
2/5/2010 B Citizens Gas Gas Pymnt 90.00 802.70 Gas Company
2/11/2010 D Payday 782.54 1585.24 After taxes income.
2/12/2010 X 445565 200.00 1385.24 Transfer to Rainy Day account
2/12/2010 W Cash 250.00 1135.24 Grocer Money etc.
2/15/2010 A IPL CASH BATCH 110.00 1025.24 Electric Bill
2/18/2010 D Payday 782.54 1807.78 After taxes income.
2/18/2010 B Veolia Water Indpayment 60.00 1747.78 Water and Sewer
2/19/2010 X 445565 200.00 1547.78 Transfer to Rainy Day account
2/19/2010 W Cash 250.00 1297.78 Grocer Money etc.
2/25/2010 D Payday 782.54 2080.32 After taxes income.
2/26/2010 X 445565 200.00 1880.32 Transfer to Rainy Day account
2/26/2010 W Cash 250.00 1630.32 Grocer Money etc.
Ready

Figure 25 - Exercise 2 Create an Account Continued

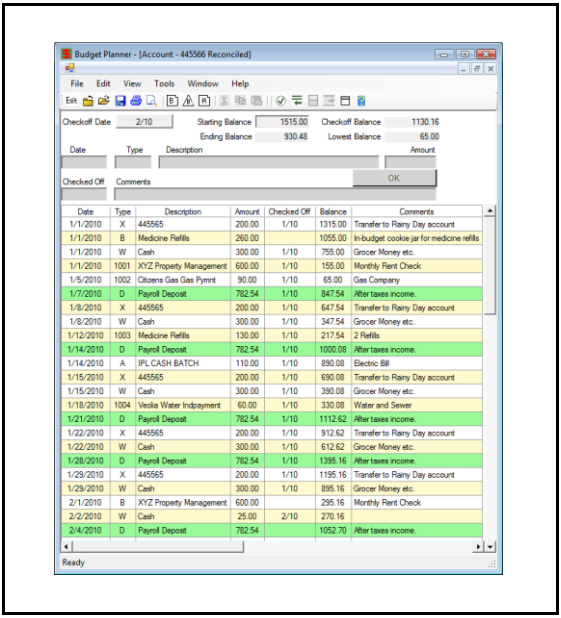
Budget Planner - [Account - 445566 Reconciled]
File Edit View Tools Window Help
Exit
Checkoff Date 2/10
Starting Balance 1515.00
Checkoff Balance 1130.16
Ending Balance 930.48
Lowest Balance 65.00
Date Type Description Amount
Checked Off Comments
OK
Date Type Description Amount Checked Off Balance Comments
1/1/2010 X 445565 200.00 1/10 1315.00 Transfer to Rainy Day account
1/1/2010 B Medicine Refills 260.00 1055.00 In-budget cookie jar for medicine refills
1/1/2010 W Cash 300.00 1/10 755.00 Grocer Money etc.
1/1/2010 1001 XYZ Property Management 600.00 1/10 155.00 Monthly Rent Check
1/5/2010 1002 Citizens Gas Gas Pymnt 90.00 1/10 65.00 Gas Company
1/7/2010 D Payroll Deposit 782.54 1/10 847.54 After taxes income.
1/8/2010 X 445565 200.00 1/10 647.54 Transfer to Rainy Day account
1/8/2010 W Cash 300.00 1/10 347.54 Grocer Money etc.
1/12/2010 1003 Medicine Refills 130.00 1/10 217.54 2 Refills
1/14/2010 D Payroll Deposit 782.54 1/10 1000.08 After taxes income.
1/14/2010 A IPL CASH BATCH 110.00 1/10 890.08 Electric Bill
1/15/2010 X 445565 200.00 1/10 690.08 Transfer to Rainy Day account
1/15/2010 W Cash 300.00 1/10 390.08 Grocer Money etc.
1/18/2010 1004 Veolia Water Indpayment 60.00 1/10 330.08 Water and Sewer
1/21/2010 D Payroll Deposit 782.54 1/10 1112.62 After taxes income.
1/22/2010 X 445565 200.00 1/10 912.62 Transfer to Rainy Day account
1/22/2010 W Cash 300.00 1/10 612.62 Grocer Money etc.
1/28/2010 D Payroll Deposit 782.54 1/10 1395.16 After taxes income.
1/29/2010 X 445565 200.00 1/10 1195.16 Transfer to Rainy Day account
1/29/2010 W Cash 300.00 1/10 895.16 Grocer Money etc.
2/1/2010 B XYZ Property Management 600.00 295.16 Monthly Rent Check
2/2/2010 W Cash 25.00 2/10 270.16
2/4/2010 D Payroll Deposit 782.54 1052.70 After taxes income.
Ready

Figure 26 - Exercise 3 Reconcile Transactions

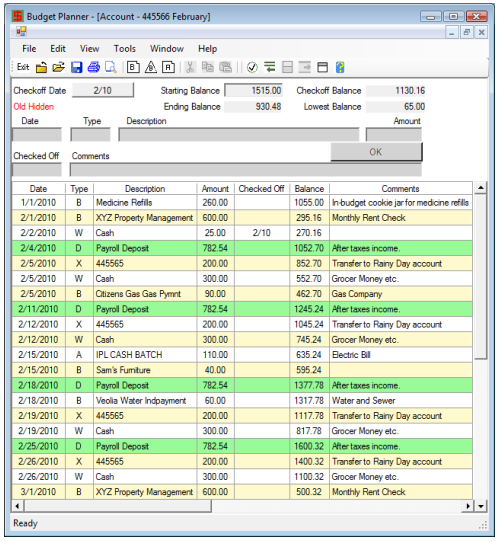
Budget Planner - [Account - 445566 February]
File Edit View Tools Window Help
Exit
Checkoff Date 2/10
Starting Balance 1515.00
Checkoff Balance 1130.16
Old Hidden
Ending Balance 930.48
Lowest Balance 65.00
Date Type Description Amount
Checked Off Comments
OK
Date Type Description Amount Checked Off Balance Comments
1/1/2010 B Medicine Refills 260.00 1055.00 In-budget cookie jar for medicine refills
2/1/2010 B XYZ Property Management 600.00 295.16 Monthly Rent Check
2/2/2010 W Cash 25.00 2/10 270.16
2/4/2010 D Payroll Deposit 782.54 1052.70 After taxes income.
2/5/2010 X 445565 200.00 852.70 Transfer to Rainy Day account
2/5/2010 W Cash 300.00 552.70 Grocer Money etc.
2/5/2010 B Citizens Gas Gas Pymnt 90.00 462.70 Gas Company
2/11/2010 D Payroll Deposit 782.54 1245.24 After taxes income.
2/12/2010 X 445565 200.00 1045.24 Transfer to Rainy Day account
2/12/2010 W Cash 300.00 745.24 Grocer Money etc.
2/15/2010 A IPL CASH BATCH 110.00 635.24 Electric Bill
2/15/2010 B Sam's Furniture 40.00 595.24
2/18/2010 D Payroll Deposit 782.54 1377.78 After taxes income.
2/18/2010 B Veolia Water Indpayment 60.00 1317.78 Water and Sewer
2/19/2010 X 445565 200.00 1117.78 Transfer to Rainy Day account
2/19/2010 W Cash 300.00 817.78 Grocer Money etc.
2/25/2010 D Payroll Deposit 782.54 1600.32 After taxes income.
2/26/2010 X 445565 200.00 1400.32 Transfer to Rainy Day account
2/26/2010 W Cash 300.00 1100.32 Grocer Money etc.
3/1/2010 B XYZ Property Management 600.00 500.32 Monthly Rent Check
Ready

Figure 27 - Exercise 5 Updated Account

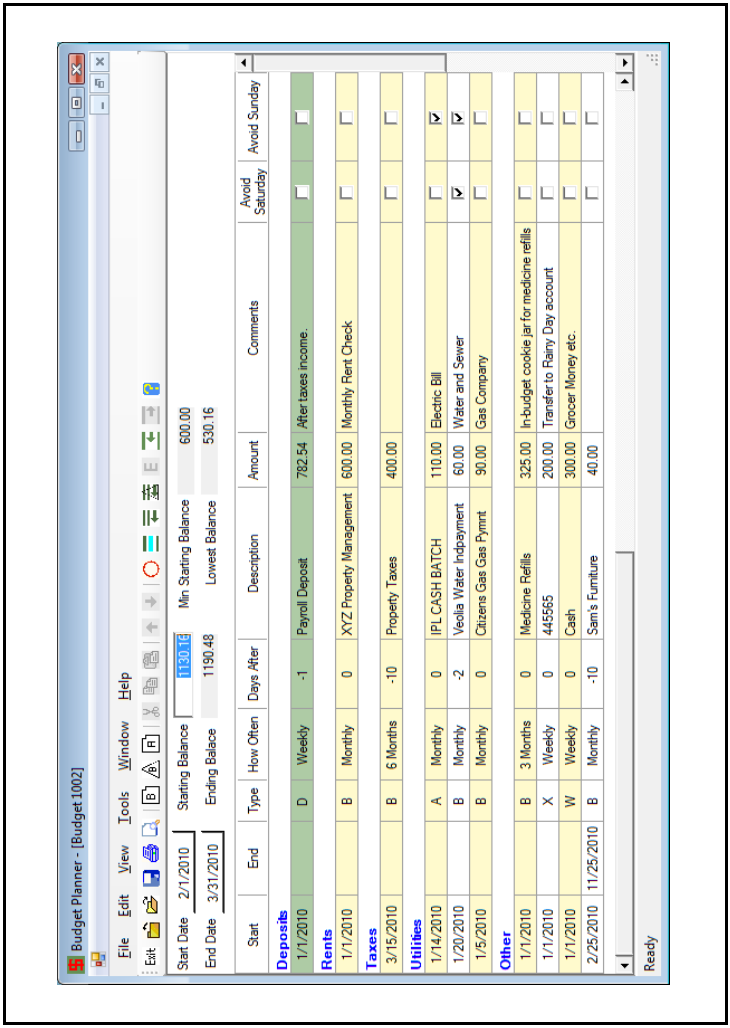
Budget Planner - [Budget1002]
File Edit View Tools Window Help
Exit
Start Date 2/1/2010
End Date 3/31/2010
Starting Balance 1130.16
Ending Balace 1190.48
Min Starting Balance 600.00
Lowest Balance 530.16
Start End Type How Often Days After Description Amount Comments Avoid Saturday Avoid Sunday
Deposits
1/1/2010 D Weekly -1 Payroll Deposit 782.54 After taxes income.
Rents
1/1/2010 B Monthly 0 XYZ Property Management 600.00 Monthly Rent Check
Taxes
3/15/2010 B 6 Months -10 Property Taxes 400.00
Utilities
1/14/2010 A Monthly 0 IPL CASH BATCH 110.00 Electric Bill
1/20/2010 B Monthly -2 Veolia Water Indpayment 60.00 Water and Sewer
1/5/2010 B Monthly 0 Citizens Gas Gas Pymnt 90.00 Gas Company
Other
1/1/2010 B 3 Months 0 Medicine Refills 325.00 In-budget cookie jar for medicine refills
1/1/2010 X Weekly 0 445565 200.00 Transfer to Rainy Day account
1/1/2010 W Weekly 0 Cash 300.00 Grocer Money etc.
2/25/2010 11/25/2010 B Monthly -10 Sam's Furniture 40.00
Ready

Figure 28 - Exercise 4 February Budget

10. CUSTOMER SUPPORT

10.1 Contacting AMSCOT LLP

Contact AMSCOT LLP by email or by mail at the following addresses:

CustomerService@amscotllp.com

AMSCOT LLP
Attn: Customer Support
2029 N Emerson Avenue
Indianapolis, Indiana 46218-4737
USA

10.2 Availability of Customer Support

Free customer support is available to users that have purchased AMSCOT LLP **Budget Planner**. Customer support is available only in the English language.

Please include your name and email address, a description of your question or problem, telephone number (including country code if outside the US calling area), and the best time to contact you. If contacting by mail, be sure to include your return mail address if you do not have email.